

## UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA

In re: KYLE TERRENCE BOYD  
DEBORAH ANN BOYD  
Debtor(s)

Case No.: 10-1-3951AJ13

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Burchard - Santa Rosa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2010.
- 2) The plan was confirmed on 11/14/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/08/2016.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 389,315.16.
- 10) Amount of unsecured claims discharged without full payment: 286,079.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$64,146.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$64,146.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$4,000.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$3,899.80
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$7,899.80
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Attorney fees paid and disclosed by debtor:	\$2,500.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ATTORNEY GENERAL - DEPT OF JUSTI	Unsecured	NA	NA	NA	.00	.00
BAY AREA CREDIT SERVICE	Other	NA	NA	NA	.00	.00
BEST BUY	Unsecured	7,922.00	NA	NA	.00	.00
CA EMPLOYMENT DEVELOPMENT DEP	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,530.00	3,385.15	3,385.15	418.45	.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	6,833.00	7,172.51	7,172.51	886.56	.00
CHIEF TAX COLLECTION SECTION	Unsecured	NA	NA	NA	.00	.00
CIR LAW OFFICES	Other	NA	NA	NA	.00	.00
CLERK OF THE COURT FOR	Other	NA	.00	.00	.00	.00
CLERK OF THE COURT FOR	Secured	551,250.00	556,752.90	556,752.90	.00	.00
CLERK OF THE COURT FOR	Secured	17,835.11	17,835.11	17,835.11	17,835.11	.00
DAVID SIDNEY, MD	Unsecured	562.00	NA	NA	.00	.00
DISCOVER BANK	Unsecured	4,962.00	4,962.24	4,962.24	613.38	.00
EAST BAY FUNDING LLC	Unsecured	10,705.59	10,705.59	10,705.59	1,323.29	.00
ECAST SETTLEMENT CORP	Unsecured	16,816.77	16,816.77	16,816.77	2,078.27	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ECAST SETTLEMENT CORP ASSIGNEE	Unsecured	10,673.00	10,673.44	10,673.44	1,319.32	.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	8,501.00	8,874.38	8,874.38	1,096.86	.00
FRANCHISE TAX BOARD	Unsecured	NA	NA	NA	.00	.00
FREDERICK J HANNA & ASSOCIATES, P	Other	NA	NA	NA	.00	.00
FRESNO CREDIT BUREAU	Unsecured	303.00	NA	NA	.00	.00
GE MONEY BANK	Other	NA	.00	.00	.00	.00
HARRIS & ZIDE	Other	NA	NA	NA	.00	.00
HUNT & HENRIQUES	Other	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	601.00	NA	NA	.00	.00
IRS	Other	NA	NA	NA	.00	.00
LAUREL WARNER, MD	Unsecured	594.00	NA	NA	.00	.00
LAW OFFICES OF HAROLD E. SCHERR,	Other	NA	NA	NA	.00	.00
MERCEDES BENZ FINANCIAL	Secured	1,898.00	NA	NA	.00	.00
MIDLAND FUNDING LLC BY AMERICAN	Unsecured	9,792.00	9,792.65	9,792.65	1,210.44	.00
MIDLAND FUNDING LLC BY	Unsecured	307.00	305.45	305.45	34.71	.00
MOORE, BREWER, JONES, TYLER & NC	Other	NA	NA	NA	.00	.00
NORTHERN CALIFORNIA MEDICAL	Unsecured	383.00	NA	NA	.00	.00
OFFICE OF THE UNITED STATES TRUST	Unsecured	NA	NA	NA	.00	.00
PATENAUDE & FELIX	Other	NA	NA	NA	.00	.00
PITE DUNCAN LLP	Other	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES I	Unsecured	11,236.00	11,236.54	11,236.54	1,388.97	.00
PORTFOLIO RECOVERY ASSOCIATES I	Unsecured	9,654.00	9,654.70	9,654.70	1,193.39	.00
PORTFOLIO RECOVERY ASSOCIATES I	Unsecured	5,267.38	5,267.38	5,267.38	651.06	.00
PORTFOLIO RECOVERY ASSOCIATES I	Unsecured	15,386.00	15,494.23	15,494.23	1,915.16	.00
PORTFOLIO RECOVERY ASSOCIATES	Other	NA	NA	NA	.00	.00
REDWOOD CREDIT UNION	Unsecured	13,530.00	13,530.65	13,530.65	1,672.46	.00
SANTA ROSA MEMORIAL HOSPITAL	Unsecured	410.00	NA	NA	.00	.00
SANTA ROSA MEMORIAL HOSPITAL	Unsecured	283.00	NA	NA	.00	.00
SHU YANG, MD	Unsecured	774.00	NA	NA	.00	.00
ST JOSEPH HEALTHCARE	Unsecured	580.00	NA	NA	.00	.00
UNITED GUARANTY RESIDENTIAL	Other	NA	NA	NA	.00	.00
UNITED GUARANTY RESIDENTIAL INS.	Unsecured	156,712.00	147,000.00	147,000.00	18,169.69	.00
US ATTORNEY - CHIEF, TAX DIVISION	Unsecured	NA	NA	NA	.00	.00
VANDA LLC	Unsecured	13,813.00	13,813.37	13,813.37	1,707.41	.00
VANDA LLC	Unsecured	8,904.00	8,904.83	8,904.83	1,100.66	.00
VEHICLE REGISTRATION OPERATIONS	Other	NA	NA	NA	.00	.00
WELLS FARGO BANK	Unsecured	7,710.00	7,710.14	7,710.14	953.03	.00
WELLS FARGO BANK NA	Unsecured	5,485.00	5,485.00	5,485.00	677.98	.00

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<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
WEST ASSET MANAGEMENT	Other	NA	NA	NA	.00	.00
<b><u>Summary of Disbursements to Creditors:</u></b>				<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>						
Mortgage Ongoing:				556,752.90	.00	.00
Mortgage Arrearage:				17,835.11	17,835.11	.00
Debt Secured by Vehicle:				.00	.00	.00
All Other Secured:				.00	.00	.00
<b>TOTAL SECURED:</b>				574,588.01	17,835.11	.00
<b>Priority Unsecured Payments:</b>						
Domestic Support Arrearage:				.00	.00	.00
Domestic Support Ongoing:				.00	.00	.00
All Other Priority:				.00	.00	.00
<b>TOTAL PRIORITY:</b>				.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>				310,782.02	38,411.09	.00
<b>Disbursements:</b>						
Expenses of Administration:				\$7,899.80		
Disbursements to Creditors:				\$56,246.20		
<b>TOTAL DISBURSEMENTS:</b>						\$64,146.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/29/2016

By: /s/David Burchard - Santa Rosa  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

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NORTHERN DISTRICT OF CALIFORNIA

IN RE:  
KYLE TERRENCE & DEBORAH ANN BOYD

CASE NO:  
10-1-3951AJ13

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**CERTIFICATE OF SERVICE**

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I hereby certify that I am a citizen of the United States, over the age of 18 years of age and not a party to the within case; my business address is 1065 E. Hillsdale Blvd, Suite 200, Foster City, California, 94404. I hereby certify that I served the document noted below by first class U.S. mail, postage prepaid, on the date noted below, or served by electronic transmission from the Court, if applicable.

Document: Trustee's Final Report and Account

Dated: 03/16/2016

Cecilia Marcelo

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Cecilia Marcelo  
Closed Case Administrator

CRAIG A. BURNETT  
ATTORNEY AT LAW 537 4TH STREET SUITE A SANTA ROSA, CA 95401

KYLE TERRENCE & DEBORAH ANN BOYD  
4843 FERNGLEN DRIVE SANTA ROSA, CA 95405